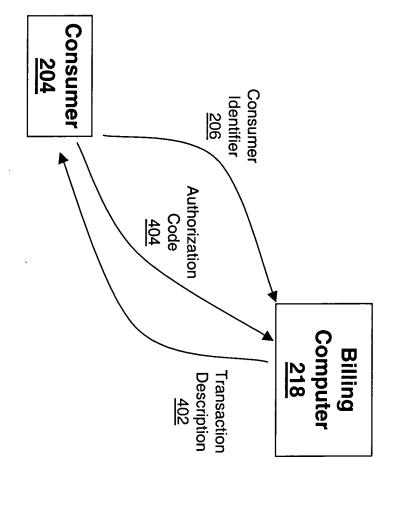
#### FIGURE 1 (PRIOR ART)

#### FIGURE 3

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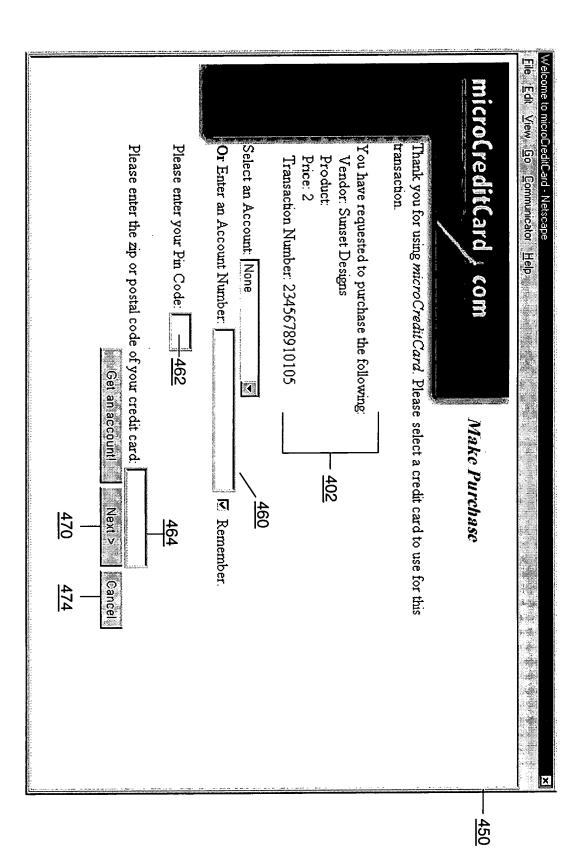
Consumer Billing Authority 240

Merchant Computer 208



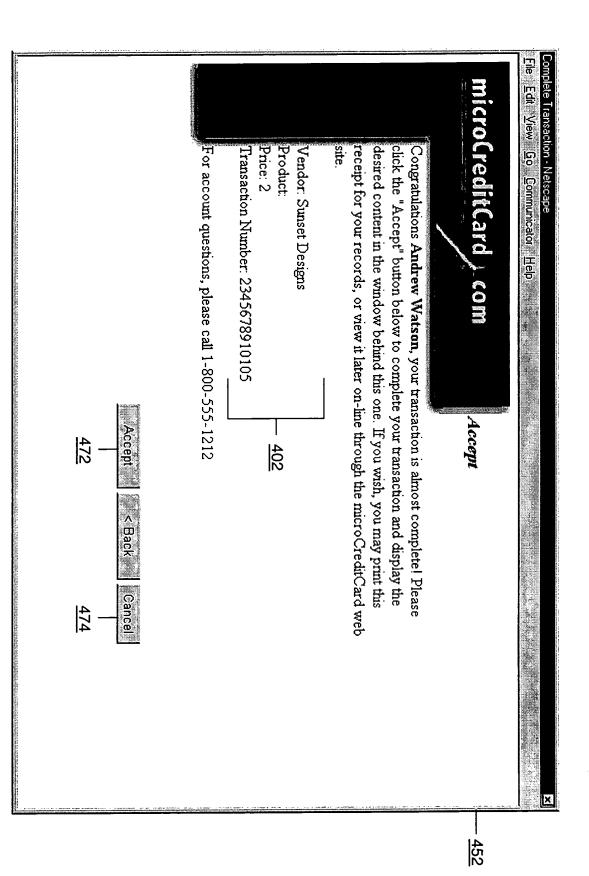
**FIGURE 4A** 

Consumer Billing Authority



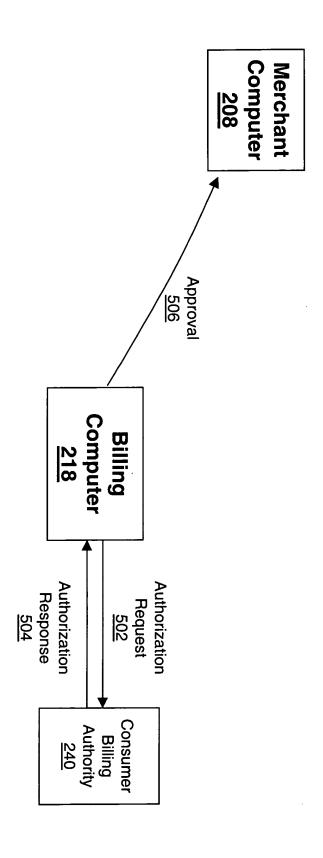
### FIGURE 4B

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### **FIGURE 4C**

Consumer 204



Consumer Billing Authority 240

# FIGURE 6A

The first time that the first section is the first section in the first section that the first section is the first section in the first section in the first section is the first section in the first section in the first section is the first section in the first section in the first section is the first section in the first section in the first section is the first section in the first section in the first section is the first section in the first section in the first section is the first section in the firs

Computer 208 Merchant Acknowledgement 612 Delivery Computer 218 Billing Charge Submission <u>614</u> Charge Response <u>616</u> Consumer Billing Authority

Consumer 204

# FIGURE 6B

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